

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE)
)
William S. Duffett) Case No. 18-24794 CMB
) Chapter 13
Debtor(s))
)
)

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

Specify reason for amendment. Debtor is amending his Schedule A to include a property he is co-signed on. Schedule C is being amended to exempt the equity. Schedule D is being amended to include the mortgage with PNC Bank.

☐ Voluntary Petition.
☐ Official Form 6 Schedules (Itemization of Changes Must be Specified)
☐ Summary of Schedules
☒ Schedule A – Real Property
☐ Schedule B - Personal Property
☒ Schedule C – Property Claimed as Exempt
☒ Schedule D – Creditors holding Secured Claims }
Check one:
☒ Creditor(s) added
☐ NO creditor(s) added
☐ Creditor(s) deleted
☐ Schedule E – Creditors Holding Unsecured Priority Claims
Check one:
☐ Creditor(s) added
☐ NO creditor(s) added
☐ Creditor(s) deleted
☐ Schedule F – Creditors Holding Unsecured Nonpriority Claims
Check one:
☐ Creditor(s) added
☐ NO creditor(s) added
☐ Creditor(s) deleted
☐ Schedule G – Executory Contracts and Unexpired Leases
Check one:
☐ Creditor(s) added
☐ NO creditor(s) added
☐ Creditor(s) deleted

____ Schedule H – Codebtors
____ Schedule I - Current Income of Individual Debtor(s)
____ Schedule J- Current Expenditures of Individual Debtor(s)
____ Statement of Financial Affairs
____ Chapter 7 Individual Debtor's Statement of Intention
____ Chapter 11 List of Equity Security Holders
____ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
____ Disclosure of Compensation of Attorney for Debtor
____ Other:

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case and to entities affected by the amendment as follows:

Office of the United States Trustee
Liberty Center
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222

Ronda J. Winnecour, Trustee
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

PNC Bank
Mortgage Servicing Mailstop P5-PCLC-01-I
2730 Liberty Avenue
Pittsburgh PA 15222-0000

Date: May 29, 2019

/s/ Lauren M. Lamb
Lauren M. Lamb, Esquire
Attorney for the Debtor

STEIDL & STEINBERG
Suite 2830, Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
Llamb@steidl-steinberg.com
PA I.D. No. 209201

Fill in this information to identify your case and this filing:

Debtor 1 **William S. Duffett, Jr.**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF PENNSYLVANIA**

Case number **18-24794**

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

410 Farmcrest Drive

Street address, if available, or other description

Oakdale PA 15071-0000

City State ZIP Code

Allegheny

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Value determined by comparables in the area

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?
\$173,800.00

Current value of the portion you own?
\$173,800.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee Simple

☐ Check if this is community property (see instructions)

Debtor 1 William S. Duffett, Jr.Case number (if known) 18-24794**If you own or have more than one, list here:**

1.2

311 Glendon Street

Street address, if available, or other description

Pittsburgh PA 15205-0000

City State ZIP Code

Allegheny

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Joint with Timothy McCarthy. Value based on 2011 purchase price.Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$15,500.00

Current value of the portion you own?

\$7,750.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple☐ Check if this is community property (see instructions)**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>****\$181,550.00****Part 2: Describe Your Vehicles****Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**☐ No☒ Yes

3.1 Make: **Nissan**
 Model: **Altima**
 Year: **2013**
 Approximate mileage: **90,000**
 Other information:

**Location: 410 Farmcrest Drive,
 Oakdale PA 15071
 Value determined by KBB**

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$4,533.00

Current value of the portion you own?

\$4,533.00

3.2 Make: **Nissan**
 Model: **Maxima**
 Year: **2013**
 Approximate mileage: **100,000**
 Other information:

**Location: 410 Farmcrest Drive,
 Oakdale PA 15071
 Value determined by KBB**

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$5,050.00

Current value of the portion you own?

\$5,050.00

Debtor 1 **William S. Duffett, Jr.**Case number (if known) **18-24794**3.3 Make: **Chevrolet**Model: **Equinox**Year: **2012**Approximate mileage: **173,922**

Other information:

**Location: 410 Farmcrest Drive,
Oakdale PA 15071****Value determined by KBB**

Who has an interest in the property? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this is community property
(see instructions)Do not deduct secured claims or exemptions. Put
the amount of any secured claims on *Schedule D:*
*Creditors Who Have Claims Secured by Property.*Current value of the
entire property?Current value of the
portion you own?**\$1,971.00****\$1,971.00****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*☒ No☐ Yes**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for
pages you have attached for Part 2. Write that number here.....=>****\$11,554.00****Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?****Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.**6. Household goods and furnishings***Examples: Major appliances, furniture, linens, china, kitchenware*☐ No☒ Yes. Describe.....**Various Household Goods and Furnishings
Location: 410 Farmcrest Drive, Oakdale PA 15071****\$2,000.00****7. Electronics***Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices
including cell phones, cameras, media players, games*☒ No☐ Yes. Describe.....**8. Collectibles of value***Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections;
other collections, memorabilia, collectibles*☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools;
musical instruments*☐ No☒ Yes. Describe.....**Golf clubs
Location: 410 Farmcrest Drive, Oakdale PA 15071****\$200.00****10. Firearms***Examples: Pistols, rifles, shotguns, ammunition, and related equipment*☒ No☐ Yes. Describe.....

Debtor 1 **William S. Duffett, Jr.**Case number (if known) **18-24794****11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....**Personal clothing****Location: 410 Farmcrest Drive, Oakdale PA 15071****\$200.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☒ No☐ Yes. Describe.....**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☐ No☒ Yes. Describe.....**1 dog****\$0.00****14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$2,400.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

16. Cash*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....**Cash
In debtors
possession****\$10.00****17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. Checking**First Commonwealth Bank****\$1,500.00****18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☒ No

Debtor 1 William S. Duffett, Jr.Case number (if known) 18-24794☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No

Debtor 1 William S. Duffett, Jr.Case number (if known) 18-24794☐ Yes. Give specific information..**31. Interests in insurance policies***Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples: Accidents, employment disputes, insurance claims, or rights to sue*☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**\$1,510.00**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here**\$0.00

Debtor 1 William S. Duffett, Jr.Case number (if known) 18-24794**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$181,550.00
56. Part 2: Total vehicles, line 5	\$11,554.00	
57. Part 3: Total personal and household items, line 15	\$2,400.00	
58. Part 4: Total financial assets, line 36	\$1,510.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+	
62. Total personal property. Add lines 56 through 61...	\$15,464.00	Copy personal property total \$15,464.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$197,014.00

Fill in this information to identify your case:

Debtor 1 **William S. Duffett, Jr.**

First Name

Middle Name

Last Name

Debtor 2

(Spouse if, filing)

First Name

Middle Name

Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF PENNSYLVANIA**Case number **18-24794**

(if known)

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
410 Farmcrest Drive Oakdale, PA 15071 Allegheny County Value determined by comparables in the area Line from <i>Schedule A/B</i> : 1.1	\$173,800.00	<input checked="" type="checkbox"/> \$5,757.58 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
311 Glendon Street Pittsburgh, PA 15205 Allegheny County Joint with Timothy McCarthy. Value based on 2011 purchase price. Line from <i>Schedule A/B</i> : 1.2	\$7,750.00	<input checked="" type="checkbox"/> \$2,250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2012 Chevrolet Equinox 173,922 miles Location: 410 Farmcrest Drive, Oakdale PA 15071 Value determined by KBB Line from <i>Schedule A/B</i> : 3.3	\$1,971.00	<input checked="" type="checkbox"/> \$1,971.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
Various Household Goods and Furnishings Location: 410 Farmcrest Drive, Oakdale PA 15071 Line from <i>Schedule A/B</i> : 6.1	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 **William S. Duffett, Jr.**Case number (if known) **18-24794**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Golf clubs Location: 410 Farmcrest Drive, Oakdale PA 15071 Line from Schedule A/B: 9.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Personal clothing Location: 410 Farmcrest Drive, Oakdale PA 15071 Line from Schedule A/B: 11.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Cash In debtors possession Line from Schedule A/B: 16.1	\$10.00	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Checking: First Commonwealth Bank Line from Schedule A/B: 17.1	\$1,500.00	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

3. **Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes

Fill in this information to identify your case:

Debtor 1	William S. Duffett, Jr.		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)	18-24794		

☒ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Ally Financial <small>Creditor's Name</small> P.o. Box 380901 Bloomington, MN 55438 <small>Number, Street, City, State & Zip Code</small>	\$8,952.50	\$5,050.00	\$3,902.50
Describe the property that secures the claim: 2013 Nissan Maxima 100,000 miles Location: 410 Farmcrest Drive, Oakdale PA 15071 Value determined by KBB			
As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) Automobile			
Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
Opened 05/15 Last Active 9/18/18 Date debt was incurred 9/18/18 Last 4 digits of account number 0475			

Debtor 1 **William S. Duffett, Jr.**

First Name

Middle Name

Last Name

Case number (if known)

18-24794

2.2

Citizens One Home Loans

Creditor's Name

**PO Box 42111
Providence, RI
02940-2111**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**410 Farmcrest Drive Oakdale, PA
15071 Allegheny County
Value determined by comparables
in the area**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Second Mortgage

\$45,977.02

\$173,800.00

\$0.00

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **6804**

2.3

Citizens One Home Loans

Creditor's Name

**PO Box 42111
Providence, RI
02940-2111**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**410 Farmcrest Drive Oakdale, PA
15071 Allegheny County
Value determined by comparables
in the area**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Mortgage

\$113,357.09

\$173,800.00

\$0.00

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

**Opened
03/04 Last
Active
5/09/18**

Last 4 digits of account number **3730**

Debtor 1 **William S. Duffett, Jr.**

Case number (if known)

18-24794

First Name

Middle Name

Last Name

2.4 North Fayette Township

Creditor's Name

**c/o Thomas Falcioni, Tax Collector
400 North Branch Road
Oakdale, PA 15071**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**410 Farmcrest Drive Oakdale, PA
15071 Allegheny County
Value determined by comparables
in the area**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Property taxes

\$628.98

\$173,800.00

\$0.00

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **2018**

Last 4 digits of account number **0M39**

2.5 PNC Bank

Creditor's Name

**Mortgage Servicing
Mailstop P5-PCLC-01-I
2730 Liberty Avenue
Pittsburgh, PA 15222**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**311 Glendon Street Pittsburgh, PA
15205 Allegheny County
Joint with Timothy McCarthy. Value
based on 2011 purchase price.**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

\$11,000.00

\$15,500.00

\$0.00

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **2013**

Last 4 digits of account number

Debtor 1 **William S. Duffett, Jr.** Case number (if known) **18-24794**

First Name Middle Name Last Name

2.6 **Santander Consumer USA** Describe the property that secures the claim: **\$6,764.00** **\$4,533.00** **\$2,231.00**
Creditor's Name

**Po Box 961245
Ft Worth, TX 76161**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2013 Nissan Altima 90,000 miles
Location: 410 Farmcrest Drive,
Oakdale PA 15071
Value determined by KBB**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Automobile

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

**Opened
05/15 Last
Active**

Date debt was incurred **9/18/18**

Last 4 digits of account number **1000**

2.7 **West Allegheny School District** Describe the property that secures the claim: **\$8,079.33** **\$173,800.00** **\$0.00**
Creditor's Name

**c/o Thomas Falcioni, Tax
Collector
400 North Branch Road
Oakdale, PA 15071**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**410 Farmcrest Drive Oakdale, PA
15071 Allegheny County
Value determined by comparables
in the area**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Property taxes

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **2013,
2017-2018**

Last 4 digits of account number **0M39**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$194,758.92

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$194,758.92

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Debtor 1 **William S. Duffett, Jr.** Case number (if known) **18-24794**
First Name Middle Name Last Name

☐

Name, Number, Street, City, State & Zip Code

Ally Financial
Attn: Bankruptcy Dept
Po Box 380901
Bloomington, MN 55438

On which line in Part 1 did you enter the creditor? **2.1**

Last 4 digits of account number ____

☐

Name, Number, Street, City, State & Zip Code

Santander Consumer USA
Attn: Bankruptcy
Po Box 961245
Fort Worth, TX 76161

On which line in Part 1 did you enter the creditor? **2.6**

Last 4 digits of account number ____